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Divisional Manager

Feb. 9, 2023

Frances Fredricks

355 Main St.

Poughkeepsie NY. 12601

REF: Case No# 23-22041-CGM.

Dear Mrs. Fredricks:

I am writing to you in connection to the above referenced case. I am respectfully requesting a 45 day 1 time adjournment in this case from 02-22-2023, to hire a lawyer to take over and augment. On Feb. 22, 2023, I have a prearranged medical engagement and cannot attend Court on this date and time at 8:59-AM. Respectfully I am further requesting a telephonic appearance in the future due to my work calendar, etc., for an afternoon time at 3:00-PM.

There is distribution and assets to administer in this case and the trustee I have already respectfully requested in writing to file an A.P. action against several parties who have caused damages to mine and my family's home. I have already spoken to Tori Dugan on 2/7/2023, which works in the chapter 13 trustees office for an adjournment for the 341 meeting on 2/10/2023. **Highland Title Agency** is one party to file an A.P. action against that produced an incomplete title search report on mine and my family's home in order to try and pull off this illegal closing at the Bronx law office of **Mahandra D. Persaud**. This **Bridge Stone Realty LLC.**, and the **owner** are not a valid creditor and did not obtain valid title to mine and my family's home. **There is also an owners title claim in place now with Old Republic Nat. title Ins. Co.**

Ahead of time I am additionally respectfully requesting that the Dibbini firm be disqualified from this case from the invalid and fraudulent papers-pleadings that they filed in Court in connection to the subordinate third position Mtg. lien/loan with the wrong seller-lender HSBC. One atty. that started this problem in the capacity of a **referee** has already been suspended from the New York bar, which is Joseph A. Maria. Finally, the **updated abstract of title** on mine and my family's home I would appreciate it if I can email a copy to you in PDF. format with the 6 attached exhibits. Thank you very much for your anticipated cooperation.

Very truly yours,

Susan Ruffalo Copy to file